REMARKS

The Examiner is thanked for the courtesies extended during the telephonic interview of November 1, 2006. While no agreement was reached during that interview, applicants believe that all claims are patentable over the prior art of record for at least the reasons set forth below.

Remarks Regarding the Prior Art Status of Savage

In the subject office action, all of the claims were rejected under 35 U.S.C. §102(b) as being unpatentable over U.S. Pub: 2002/0026394 (hereinafter "Savage"). Applicants note that 35 U.S.C. §102(b) states that

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Applicants further note that Savage was published February 28, 2002, more than a year *after* the present application was filed. Consequently, Savage does not qualify as prior art under 35 U.S.C. § 102(b), and all rejections under 35 U.S.C. §102(b) over Savage should be withdrawn.

Remarks Regarding the Substance of the Rejections Based on Savage

Applicants assert that, even if Savage were prior art, the rejections in the subject office action should be withdrawn, as the subject office action has not shown that Savage teaches each limitation of the pending claims. For example, applicants fail to understand how Savage teaches or suggests the statement presentation codes which are recited in each pending independent claim (*see* claim 13, elements (a)(i)(1)-(4), (a)(ii) and (a)(iv); claim 27, elements (a)(i)-(ii), (a)(iv) and (c); claim 40, elements (a)(i)-(ii), (a)(iv), (b) and (f)). Additionally, from the dependent claims, applicants fail to understand how Savage teaches or suggests, for example, the limitations related to occurrences which are recited in claims 16 - 18, 31 - 33, and 43 - 45. In general, applicants submit that, while there are multiple references to formatting a bill in the abstract and body of Savage, Savage does not teach or suggest the particular limitations which define the methods of formatting claimed in the

present application. Thus, even if Savage were treated as prior art with respect to the present application, the rejections based on Savage should be withdrawn, and the pending claims should be allowed.

Additionally, applicants note that the subject office action stated that each limitation in the pending claims was taught by Savage, paragraphs 13-115, and that no explanation or more specific citation was given for any of the limitations. Applicants respectfully request that, in order to provide an opportunity to reply or present evidence for patentability (*see* MPEP § 706), in future actions the Examiner designate as particularly as possible the portions of Savage or any other applicable reference which are asserted to teach or suggest a particular limitation. *See* 37 C.F.R. § 1.104(c)(2).

Applicants submit that the above discussion does not constitute an exhaustive list of the novel limitations found in the pending claims which are not taught or suggested in Savage or the prior art of record. To the extent that applicants have not addressed certain aspects of the present rejection, please do not construe the same as an admission as to the merits of the rejections. Indeed, applicants reserve all rights with respect to arguments not explicitly raised herein.

Conclusion

In light of the arguments made herein, it is respectfully submitted that the claims of the present application meet the requirements of patentability under 35 U.S.C. § 102(b). Accordingly, reconsideration and allowance of these claims are earnestly solicited. Applicants encourage the Examiner to contact their representative, Ria Schalnat at (513) 651-6167 or rschalnat@fbtlaw.com if any issues remain as to the patentability of one or more of the pending claims.

The Commissioner for Patents is hereby authorized to charge any deficiency or credit any overpayment of fees to Frost Brown Todd LLC Deposit Account No. 06-2226.

Respectfully submitted,

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By //Ria Farrell Schalnat//

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